

**NASIMA KHATUN, PH.D.**

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**EDUCATION**

<b>Texas Tech University, Personal Financial Planning</b> Doctor of Philosophy	Lubbock, Texas June 2025
<b>Texas Tech University, Personal Financial Planning</b> Master of Science (MS)	Lubbock, Texas December 2023
<b>University of Dhaka, Department of Finance</b> Master of Business Administration (MBA)	Dhaka, Bangladesh August 2014
<b>University of Dhaka, Department of Finance</b> Bachelor of Business Administration (BBA)	Dhaka, Bangladesh December 2012

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**ACADEMIC EXPERIENCE**

<b>Department of Financial Planning, Florida State University</b> Assistant Teaching Professor	FL-32405 August 2025-Present
<b>School of Financial Planning, Texas Tech University</b> Instructor and Graduate Research Assistant	Lubbock, TX August 2021-June 2025
<b>East West University</b> Senior Lecturer, Department of Business Administration	Dhaka, Bangladesh September 2018 – August 2021
<b>Southeast University</b> Lecturer, School of Business Studies	Dhaka, Bangladesh January 2016 -September 2018
<b>Dhaka City College</b> Lecturer, Department of Business Administration	Dhaka, Bangladesh January 2015 - December 2015

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**PROFESSIONAL EXPERIENCE**

<b>Bangladesh Rural Advancement Committee (BRAC)</b> Senior Financial Analyst, Monitoring & Evaluation Department	Dhaka, Bangladesh August 2014 to December 2014
<b>Prime Bank Limited</b> Intern, Export Finance Unit, Corporate Division	Dhaka, Bangladesh January 2013- April 2013

## PUBLICATIONS

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Pearson, B., Lacombe, D. J., **Khatun, N.** (2024). Likert Scale Variables in Personal Finance Research: The Neutral Category Problem, *Econometrics*, 12(4),33. DOI: <https://doi.org/10.3390/econometrics12040033>

Lacombe, D. J., & **Khatun, N.** (2023). What are the determinants of financial well-being? A Bayesian LASSO approach. *American Journal of Economics and Sociology*. DOI: <https://doi.org/10.1111/ajes.12489>

**Khatun, N.**, & Tamanna, M. (2020). Factors affecting the adoption of Fintech: a study based on the financial institutions in Bangladesh. *Copernican Journal of Finance & Accounting*, 9(4), 51-75. DOI: <https://doi.org/10.12775/CJFA.2020.021>

**Khatun, N.**, & Saha, D. (2019). Factors Affecting Equity Return during Corporate Declaration. *Research Journal of Finance and Accounting*, 10,16,54-59. DOI: [10.7176/RJFA](https://doi.org/10.7176/RJFA)

**Khatun, N.** (2018). Performance Assessment of Demutualization of Bangladesh Stock Market, *European Journal of Business and Management*,10,12,174-190. ISSN 2222-1905 (Paper) ISSN 2222-2839

## NEWSPAPER ARTICLE PUBLICATIONS

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Khatun, N. (2014). The causes of forex reserve buildup. (The Financial Express, Date: March 02, 2014)

Khatun, N. (2014). Investment Stability: Increasing Reserve. (The Daily News Today, Date: February 18, 2014)

## SUBMITTED PAPERS

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**Khatun, N.**, Asebedo, S., Finke, M. S. (2025). Retirement Savings Dynamics: Investigating the Relationship between Well-Being Indicators and Retirement Savings Behavior. *Financial Service Review*

**Khatun, N.**, Lacombe, D. J., Asebedo, S.D. (2025). Measuring the Determinants of Financial Skill in U.S. Adults: A Bayesian Truncated LASSO Approach. *Journal of Financial Counseling and Planning*

**Khatun, N.**, Evers, M., Lacombe, D. J., Guillemette, M. (2025). The relationship between property damage and flood insurance take-up rates after Hurricane Harvey. *Journal of Financial Counseling and Planning*, Special Issue on Climate Finance

## WORKING PAPERS

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**Khatun, N.**, Lacombe, D. J., Asebedo, S., McCoy, M., Durband, D. B. (2025). The Impact of Financial Literacy on Financial Well-Being: State-level Variation Using a Multilevel Regression Analysis.

**Khatun, N.**, Lacombe, D. J., Asebedo, S., Durband, D. B., McCoy, M. (2026). Financial Worry or Awareness? A Multilevel Probit Analysis of How Frequently Individuals Reflect on Their Personal Finances.

**Khatun, N.,** Lacombe, D. J., McCoy, M. (2025). The Role of Financial literacy in improving financial well-being.

**Khatun, N.,** Reiter, M., Koochel, E. (2025). Impact of gender on Fintech adoption: A Study on Personal Financial Planning (PFP) Students, Texas Tech University (TTU).

**Khatun, N.,** Evers, M., Lacombe, D. J., Guillemette, M. (2026). Examining the three shocks to the flood insurance market in Texas: Hurricane Harvey, COVID-19, and Risk Rating 2.0.

Guillemette, M., **Khatun, N.** (2025). The Association between investment knowledge and fees for non-retirement accounts

**CONFERENCE PRESENTATIONS**

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**Khatun, N.,** Lacombe, D. J., Asebedo, S., Durband, D. B., McCoy, M. (2025). The Impact of Financial Literacy on Financial Well-Being: State-level Variation Using a Multilevel Regression Analysis. Paper Presented at the 2025 *American Council on Consumer Interests (ACCI) Annual Conference, Pittsburg, Pennsylvania*

**Khatun, N.,** Asebedo, S., Finke, M. S. (2024). Retirement Savings Dynamics: Investigating the Relationship between Well-Being Indicators and Retirement Savings Behavior. *Paper Presented at the 2024 CFP Connections Conference, Washington D.C.*

**Khatun, N.,** Lacombe, D. J. (2023). Financial skill in the U.S. adult population: Measuring the determinants using Truncated Regression Model. *Paper Presented at the 2023 American Council on Consumer Interests (ACCI) Annual Conference, Las Vegas, Nevada*

**Khatun, N.,** Lacombe, D. J., McCoy, M. (2023). The role of Financial Literacy in improving financial well-being. *Paper Presented at the 2023 CFP Annual Academic Research Colloquium (ARC), Arlington, Virginia*

**AREAS OF CONCENTRATION**

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*Research Topics*

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| <ul style="list-style-type: none"> <li>• Corporate Finance</li> <li>• Econometrics</li> <li>• Financial Markets &amp; Institutions</li> <li>• Retirement Planning</li> </ul> | <ul style="list-style-type: none"> <li>• Financial Well-being</li> <li>• Financial Literacy</li> <li>• Financial Planning</li> <li>• Consumer Behavior</li> </ul> | <ul style="list-style-type: none"> <li>• Positive Psychology</li> <li>• FinTech</li> <li>• Risk Management &amp; Insurance</li> <li>• Demutualization</li> </ul> |
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*Research Methods*

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| <ul style="list-style-type: none"> <li>• Bayesian Econometrics (LASSO, Truncated LASSO, Model Averaging)</li> <li>• Machine Learning based Predictive Modeling</li> </ul> | <ul style="list-style-type: none"> <li>• Difference-in-Difference method</li> <li>• Spatial Econometrics</li> <li>• Mixed Effects</li> <li>• Structural Equation Modeling (SEM)</li> </ul> | <ul style="list-style-type: none"> <li>• Linear and Ordinal Regression</li> <li>• Logistic and Truncated Regression</li> <li>• Poisson Regression</li> <li>• Ridge Regression</li> <li>• Negative Binomial Regression</li> <li>• Neural Network</li> </ul> |
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*Statistical Programming*

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| <ul style="list-style-type: none"> <li>• Python</li> </ul> | <ul style="list-style-type: none"> <li>• R</li> </ul> | <ul style="list-style-type: none"> <li>• Stata</li> </ul> | <ul style="list-style-type: none"> <li>• SPSS</li> </ul> | <ul style="list-style-type: none"> <li>• Mplus</li> </ul> |
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## Teaching

- Principles of Finance
- Financial Management
- Investment Management
- Retirement Planning
- Estate Planning
- Risk Management & Insurance
- Business Finance
- Real Estate
- Business Statistics
- Household Economic Theory
- Behavioral Finance
- Financial market & Institution
- Macroeconomics
- Securities Industry Essentials
- FinTech

## AWARDS AND SCHOLARSHIPS

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Best Research, Research & Development Symposium by School of Financial Planning, TTU	2023
CFP Board Dalton Education Scholarship	2023
ACCI Student/Young Professional Conference Scholarship	2023
Betty Splawn Lowder Endowed Scholarship, School of Financial Planning, TTU	2023-24
Prestigious Doctoral Excellent RA Scholarship, School of Financial Planning, TTU	2023
Diversity, Equity & Inclusion Scholarship, Lubbock Chapter of the Association for Women	2022
AFCPE Symposium Scholarship	2022
Dr. William J. Carter Scholarship, College of Human Sciences, TTU	2022-23
Margaret W. Weeks Scholarship, College of Human Sciences, TTU	2022-23
AFCPE Symposium Scholarship	2021
TRIP Match HS Scholarship, College of Human Sciences, TTU	2021-22
JT & Margaret Talkington Scholarship, Graduate School, TTU	2020-23
CH Foundation Scholarship, Graduate School, TTU	2020-21
Fatema Iqbal Trust Fund Award for Excellence in BBA Result, University of Dhaka	2012
Shamsun Nahar Mahmud Award for Excellence in BBA Result, University of Dhaka	2012
Scholarship awarded by Comilla Board for Topmost result in Higher Secondary Exam	2008
Scholarship awarded by Comilla Board for Excellence in Secondary School Exam	2006
Intercity Best Debate Award, Comilla, Bangladesh	2006
Junior Scholarship awarded by Comilla Board	2003

## SERVICE

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### Texas Tech University

Community Outreach	Financial Educator, Knowledge Empowering You (KEY) Outreach Program	2022-2024
Judge	3-Minute Thesis Competition	2023
	Annual Arts & Humanities Conference	2022

### East West University

Organizer	Graduate student Job fair	2020
Member	Finance Major Course Curriculum Development Committee	2019-2021
	Skills for Employment Investment Program (SEIP), Executive Development Center (EDC)	2019-2021

### Southeast University

Organizer	Annual Study Tour for Finance major students	2018
Member	Internal Quality Assurance Cell (IQUACK) Committee	2017-2018

## External Service

Reviewer	American Council on Consumer Interest (ACCI)	2023-Present
	Financial Planning Review	2023-Present
	Journal of Financial Counseling and Planning (JFCP)	2024-Present
	Pro bono Financial Planning Curriculum	2025
Associations	Financial Management Association (FMA)	2023-Present
	American Council on Consumer Interest (ACCI)	2023-Present
	Association for Financial Counseling & Planning Education (AFCPE)	2022-Present
	The Association for Women in Communication (AWC)	2022-Present

## PROFESSIONAL DEVELOPMENT, TRAINING, CERTIFICATION

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- Training on “Groundwork Program-Teaching Essentials in Classroom” for Graduate Students organized by: TTU, Duration: 4 Days, 12 hours (January 29 to February 1, 2024)
- Certification for “Graduate Research Strategies” in association with Graduate School, TTU, organized by: TTU Library, Duration: 10 Class (August to October 2022)
- Human Subject Training on “Social and Behavioral Research”, TTU (August 2021)
- Training on Virtual Distance Teaching & Learning, organized by PFP, TTU (August 2022)
- Certification for “Research Methodology” & “Research Proposal Writing” organized by: East West University Center for Research and Training (EWUCRT) Duration: 10 Class (From September 01, 2019, to December 31, 2019)
- Certification for “Advanced STATA” & “Basic STATA” Duration: 20 Week (From January 2017 to January 2018) Organized by: Institute of Research and Training (IRT), Southeast University
- Certification for “Practical Aspects of IFRS for Academicians of University” organized by The Institute of Chartered Accountants of Bangladesh (ICAB) Duration: 10 Class (From April to June 2016)
- Certification for Technical Analysis (Ami Broker Software) Duration: 1 month (From June 1 to June 30, 2012) Organized by: Stock Bangladesh Limited, Dhaka, Bangladesh

## CONFERENCES ATTENDED

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Certified Financial Planner (CFP) Connections Conference	2024	Washington D.C.
Financial Management Association (FMA) Annual Meeting	2024	Dallas, Texas
American Council on Consumer Interests (ACCI)	2025, 2023	Las Vegas, Pittsburgh
Certified Financial Planner (CFP) Board Conference	2023, 2022, 2021	Washington, D.C.
CFP Annual Academic Research Colloquium (ARC)	2023, 2021	Arlington, Virginia
CFP Diversity Summit	2023, 2021	Virtual
Association for Financial Counseling & Planning Education (AFCPE)	2022	Orlando, Florida